STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on August 1, 2005, Rita D. Owens and Youlanda Jones executed and delivered a certain Deed of Trust unto Fidelity National Title Company of New York, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Encore Credit Corp. A California Corporation, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2,282, Page 10, and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as Trustee as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset Backed-Certificates, Series 2005-EC1, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,481, Page 96; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,481, Page 99; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on January 3, 2013, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 14, Final Plat Division of Lot 8, Bailey Station PUD, in Section 28, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 77, Page 38, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Rita D. Owens and Youlanda Jones by Warranty Deed from Chambliss Builders, Inc., dated October 30, 2003, recorded November 10, 2003, in Book 457, Page 659, Chancery Clerk's Office of DeSoto County, Mississippi.

Property is being sold "as-is where-is".

WITNESS MY SIGNATURE, this the Fifth day of November, 2012

Matressa Morris, Assistant Vice President Nationwide Trustee Services, Inc. 400 Northridge Road Suite 700- MC- 7

Sandy Springs, Georgia 30350

404-417-4040 File No.: 1424212

PUBLISH: 12/13/2012, 12/20/2012, 12/27/2012

1-3-2013

File No.: 1424212

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on October 30, 2008, Yolanda Y. Moody executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2,962, Page 511, and

WHEREAS, said Deed of Trust was subsequently assigned unto JPMorgan Chase Bank, National Association, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,423, Page 668; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 2,962, Page 524; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on January 3, 2013, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 71, Section B, Magnolia Lakes, in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Pages 18-19, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

ESS MY SIGNATURE, this the Fifth day of November, 2012

1-3-13

Parcel # 1067-3530.0-00071.00

Property Address: 6315 Oak Run Drive West, Olive Branch, MS 38654

Property is being sold "as-is where-is".

Matiessa Morris, Assistant Vice President

Nationwide Trustee Services, Inc.

400 Northridge Road Suite 700- MC- 7

Sandy Springs, Georgia 30350

404-417-4040 File No.: 1366512

PUBLISH: 12/13/2012, 12/20/2012, 12/27/2012

File No.: 1366512

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 29, 2006, executed by Eric W. Lee, Sherri S. Lee, conveying certain real property therein described to Mid South Title, as Trustee, for Mortgage Electronic Registration Systems, Inc. as nominee for Capital One Home Loans, LLC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 18, 2006, in Deed Book 2627, Page 193, ; and

WHEREAS, on April 18, 2011 the beneficial interest of said Deed of Trust was transferred and assigned to MTGLQ INVESTORS, L.P. by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3293, Page 480; and

WHEREAS, on October 25, 2012, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3525, Page 58; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **January 3, 2013** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF NESBIT, COUNTY OF DESOTO, AND STATE OF MISSISSIPPI, TO WIT: A PARCEL OF LAND LOCATED IN SECTION 28, TOWNSHIP 2, RANGE 7 WEST, DESCRIBED AS:

COMMENCING AT THE SOUTHWEST CORNER OF THE C.P. MCCURLEY LOT AS DESCRIBED IN DEED BOOK 53, PAGE 408, OF THE LAND RECORDS IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. THENCE WEST ALONG THE CENTER OF NESBIT ROAD 208.75 FEET TO THE POINT OF BEGINNING; THENCE NORTH AND PARALLEL WITH THE WEST LINE OF THE MCCURLEY LOT 208.75 FEET TO A POINT; THENCE WEST AND PARALLEL TO NESBIT ROAD 208.75 FEET TO A POINT; THENCE SOUTH AND PARALLEL TO THE WEST LINE OF SAID MCCURLEY LOT TO A POINT IN THE CENTER OF NESBIT ROAD; THENCE EAST ALONG THE CENTER OF SAID NESBIT ROAD 208.75 FEET TO THE POINT OF BEGINNING. ALL LYING IN SECTION 28, AFORESAID, AND CONTAINING 1.0 ACRES, MORE OR LESS. SAID PROPERTY BEING LOCATED IN THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION.

TAX ID #: 2078280000001704

BY FEE SIMPLE DEED FROM BILLY TODD AS SET FORTH IN DEED BOOK 285, PAGE 473 AND RECORDED ON 5/17/1995, DESOTO COUNTY RECORDS. THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.

PROPERTY ADDRESS: The street address of the property is believed to be **2620 Pleasant Hill Rd**, **Nesbit**, **MS 38651**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 27 day of November, 2012.

Rubin Lublin, LLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846 1-3-13

PUBLISH: 12/13/2012, 12/20/2012, 12/27/2012

12/03/12 2:29:27 DESCTO COUNTY, MS SUBSTITUTE TRUSTEE'S NOTICE OF SALEE. DAVIS, CH CLERK

STATE OF MISSISSIPPI **COUNTY OF DE SOTO**

WHEREAS, on February 25, 2009, Malcolm K. Harvey, Jr. executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 3,001, Page 367; and

WHEREAS, said Deed of Trust was subsequently assigned unto JPMorgan Chase Bank, National Association, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3,420, Page 276; and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk Book 3,496, Page 460; and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on January 3, 2013, Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, towit:

Lot 4, Bowens Ross Road Subdivision, First Addition, in Section 4, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 29, Page 16, in the office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

1-3-13

NESS MY SIGNATURE, this the 27th day of November, 2012

Matressa Morris

Matressa Morris, Assistant Vice President Nationwide Trustee Services, Inc. 400 Northridge Drive Suite

Suite 1100

Sandy Springs, GA 30350

(404) 417-4040

1020722MS

PUBLISH: 12/13/2012, 12/20/2012, 12/27/2012

WHEREAS, on May 12, 2009, Lawrence M. Washington, an unmarried man, executed a certain deed of trust to First American Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Century 21 (R) Mortgage (SM) which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,032 at Page 379; and

WHEREAS, said Deed of Trust was subsequently assigned to PHH Mortgage Corporation by instrument dated November 7, 2012 and recorded in Book 3,537 at Page 510 of the aforesaid Chancery Clerk's office; and

WHEREAS, PHH Mortgage Corporation has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 8, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,537 at Page 513; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PHH Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 123, Phase Two-A, Alexanders Ridge Subdivision, located in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 75, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Tax ID: 1068-2703.0-00123.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 30th day of November, 2012.

Shapiro & Massey, LLQ SUBSTITUTED TRUSTEE

1-3-13

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

7714 Piney Ridge Cove Olive Branch, MS 38654 12-006134BE

Publication Dates: December 6, 13, 20 and 27, 2012

WHEREAS, on March 3, 1995, Lance G. Scott and wife, Sonya Scott executed a certain deed of trust to William H. Lovell, III, Trustee for the benefit of First Commercial Mortgage Company of Memphis which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 751 at Page 614 and Modified in Book 3344 at Page 626; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 7, 2000 and recorded in Book 1223 at Page 43 and by instrument dated February 9, 2001 and recorded in Book 1299 at Page 633 and re-recorded in Book 1338 at Page 93 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated June 16, 2000 and recorded in the aforesaid Chancery Clerk's Office in Book 1223 at Page 45; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 671, Section B, South 1/2 & East of Cow Pen Creek, DeSoto Village Subdivision, situated in Sections 33 and 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 30th day of November, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

1-3-13

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

7.

3095 Forest Glen Dr. Horn Lake, MS 38637 01-1174JC

Publication Dates: December 6, 13, 20, and 27, 2012

WHEREAS, on January 4, 2006, Tonoa Dodson, executed a certain deed of trust to Austin Law Firm, P.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2390 at Page 228 and Modified in Book 3134 at Page 783; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A., as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-2, by instrument dated November 25, 2009 and recorded in Book 3115 at Page 181 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-2, has heretofore substituted J. Gary Massey as Trustee by instrument dated February 10, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3527 at Page 727; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 62, Section "B", Wellington Square East, located in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 93, Pages 13-14 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 27th day of November, 2012.

J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

2499 Lasonya Lane Horn Lake, MS 38637 12-004531GW

Publication Dates: December 6, 13, 20, 27, 2012 1-3-13

WHEREAS, on November 23, 2010, Sokseada Pho, an unmarried woman, executed a certain deed of trust to Nations Direct Title Agency of Alabama LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Platinum Mortgage, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,253 at Page 122; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated November 13, 2012 and recorded in Book 3,538 at Page 147 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 14, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,539 at Page 274; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 3, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 43, Asbury Place Subdivision, Section A, Section-19, Township 1 South, Range 6 West, Olive Branch, DeSoto County, Mississippi, as shown on Plat of record in Plat Book 90, Pages 36 & 37, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 30th day of November, 2012.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

1-3-13

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

6286 Coleman Road Olive Branch, MS 38654 12-006079BE

Publication Dates: December 6, 13, 20 and 27, 2012

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on April 21, 2006, Jennifer Denniston and William Denniston executed and delivered a certain Deed of Trust unto Jeff S McCaskill, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin, its successors and assigns, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of De Soto County, Mississippi in Book 2458, Page 16; and

WHEREAS, said Deed of Trust was subsequently assigned unto U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF10 Mortgage Pass-Through Certificates, Series 2006-FF10, by instrument recorded in the Office of the aforesaid Chancery Clerk in Book 3489, Page 143 and

WHEREAS, the holder of said Deed of Trust substituted and/or appointed Nationwide Trustee Services, Inc., as Trustee in said Deed of Trust by instrument recorded in the Office of the aforesaid Chancery Clerk; Book 3489, Page 145 and

WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on January 3, 2013, the Substitute or Appointed Trustee shall, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.), at public outcry, offer for sale and will sell, at the East front steps of the DeSoto County Courthouse in Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in De Soto County, Mississippi, to-wit:

Lot 100, Section E, Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, as shown on plat of said subdivision of record in Plat Book 39, Page 49, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

1-3-13

Property is being sold "as-is where-is".

WITAESS MY SIGNATURE, this the Third day of December, 2012

Matressa Morris, Assistant Vice President

Nationwide Trustee Services, Inc.

400 Northridge Road Suite 700- MC- 7

Sandy Springs Georgia, 30350

404-417-4040

File No.: 1338712

PUBLISH: 12/13/2012,12/20/2012,12/27/2012

File No.: 1338712

TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 5, 2010, Deswick Bonds and wife, Tarhonda Bonds, executed a Deed of Trust to Hugh H. Armistead, Trustee for the benefit of The David L. Caldwell Revocable Living Trust Dated September 17, 2009, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3242, at Page 193, to which reference is herein made; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Thursday, January 3, 2013, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 2, Cherokee Ridge, Part of Cherokee Valley PUD, situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, at Pages 31-32, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 10th day of December, 2012.

HUGH H. ARMISTEAD, Trustee 6879 Crumpler Boulevard, Suite 100 Olive Branch, MS 38654 662-895-4844

Publish: December 13, 20, and 27, 2012

1-3-13